B.   AMENDMENTS TO THE CLAIMS

1.   (currently amended) A computer implemented method for generation of a set of required procedures for ~~processing~~ originating a mortgage loan comprising the acts of:

receiving a loan request ~~to process a mortgage loan~~ at a server node, the loan request including loan application data;

accessing an electronic database, the electronic database including a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations;

applying appropriate jurisdictional, employee and lender criteria to the loan application data and to the electronic database to automatically determine a set of loan ~~processing~~ originating tasks applicable to each mortgage loan transaction;

generating a ~~plurality of~~ trackable loan origination compliance task workflow ~~actions~~ at the server node, the loan origination compliance task workflow including an organized sequence of a plurality of task actions comprising a subset of the comprehensive list and disclosing all actions required by one or more of a third party loan originator, a lending institution, and a borrower ~~to process the mortgage loan~~ so that lending institutions may legally compensate third party originators in compliance with applicable federal or state law; and

distributing one or more ~~of the tasks~~ task actions of the loan origination compliance task workflow from the server node to one or more systems associated with one or more of a third party loan originator, a lending institution, and a borrower capable of performing one or more of the ~~tasks~~ task actions.

2.   (currently amended) The computer implemented method ~~for automated processing a mortgage loan~~ of claim 1 comprising ~~the additional act of~~ monitoring completion of the plurality of ~~tasks~~ task actions whereby a report of completion of all required tasks can be generated.

3.   (currently amended) The computer implemented method ~~for automated processing of a mortgage loan~~ of claim 1 comprising the additional act of authenticating a person submitting the request to process a mortgage loan.

4.   (currently amended) The computer implemented method ~~for automated processing of a mortgage loan~~ of claim 1 comprising the additional act of electronically transferring the plurality of ~~tasks~~ <u>task actions</u> ~~required to process the loan~~ to an electronic loan ~~processing~~ workflow engine for controlling and managing execution of the ~~tasks~~ <u>task actions</u>.

5.   (currently amended) The computer implemented method ~~for automated processing of a mortgage loan~~ of claim 1 wherein the plurality of ~~tasks~~ <u>task actions</u> ~~required to process the mortgage loan are~~ <u>is</u> based upon mortgage loan related laws and regulations comprising Federal, State, local and professional regulations and requirements ~~and implementing instructions relating to mortgage loan processing~~.

6.   (currently amended) The computer implemented method ~~for automated processing of a mortgage loan~~ of claim 1 comprising an additional step of producing a completion certificate.

7.   (currently amended) A compliance engine for automated ~~processing~~ <u>origination</u> of a mortgage loan comprising:

    a computer system having communications devices for receiving a <u>loan</u> request ~~to process a mortgage loan~~;

    the computer system having an electronic database including a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations;

the computer system having logic mechanisms programmed to apply an updatable set of rules, logic and criteria to each transaction in order to generate a ~~plurality of~~ trackable <u>loan origination compliance</u> task <u>workflow</u> ~~actions~~, the <u>loan origination compliance task workflow including an organized sequence of a</u> plurality of task actions comprising a subset of the comprehensive list and identifying actions required <u>by one or more of a third party loan originator, a lending institution, and a borrower</u> ~~to process the mortgage loan~~ <u>so that lending institutions may legally compensate third party originators</u> in compliance with applicable federal or state law; and

the computer system having additional logic mechanisms programmed to electronically distribute one or more ~~of the tasks~~ task actions of the loan origination compliance task workflow to one or more systems <u>associated with one or more of a third party loan originator, a lending institution, and a borrower</u> capable of performing one or more of the ~~tasks~~ <u>task actions</u>.

8.   (currently amended) The compliance engine of claim 7 further comprising electronic logic devices programmed to monitor completion of the plurality of ~~tasks~~ <u>task actions</u> and to generate a report of completion of all required tasks.

9.   (currently amended) The compliance engine of claim 7 wherein selected vendors are automatically notified ~~by the compliance engine~~ to perform a task and to report task completion ~~to the compliance engine~~.

10.   (currently amended) The compliance engine of claim 7 wherein the plurality of ~~tasks~~ <u>task actions</u> ~~required to process the mortgage loan are~~ <u>is</u> based upon mortgage loan related laws and regulations comprising Federal, State, local and professional regulations and requirements ~~and implementing instructions relating to mortgage loan processing~~.

11.　　(currently amended) An apparatus for automated ~~processing~~ origination of a mortgage loan comprising:

　　means for receiving a loan request ~~to process a mortgage loan~~;

　　means for storing a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations;

　　means for applying a set of rules, logic and criteria to the loan application data and to federal, state and local compliance data in order to determine an applicable subset of tasks required ~~for correctly processing each request~~ to originate a loan;

　　means, coupled to the means for receiving a loan request ~~to process a mortgage loan~~, for generating a ~~plurality of~~ trackable loan origination compliance task workflow ~~actions~~, the loan origination compliance task workflow including an organized sequence of a plurality of task actions comprising a subset of the comprehensive list and identifying actions required by one or more of a third party loan originator, a lending institution, and a borrower ~~to process the mortgage loan~~ so that lending institutions may legally compensate third party originators in compliance with applicable federal or state law; and

　　means, coupled to the means for generating a trackable loan origination compliance task workflow ~~plurality of tasks required to process the mortgage loan~~, for electronically distributing one or more of the ~~plurality of tasks~~ task actions of the loan origination compliance task workflow to one or more systems associated with one or more of a third party loan originator, a lending institution, and a borrower capable of performing one or more of the ~~tasks~~ task actions.

12.　　(currently amended) In a network having a user node including a browser program coupled to said network, said user node providing requests for information and providing mortgage loan application related commands on said network, a network node comprising:

a mortgage loan ~~processing~~ origination server node responsive to a <u>loan</u> request from said user node ~~to process a mortgage loan~~, whereby said mortgage loan ~~processing~~ <u>origination</u> server node provides a first mechanism for accessing an electronic database and for generating a <u>trackable loan origination compliance task workflow</u> ~~plurality of tasks~~, the electronic database including a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations, the <u>loan origination compliance task workflow including an organized sequence of a</u> plurality of <u>task actions</u> ~~tasks~~ comprising a subset of the comprehensive list and identifying actions required <u>by one or more of a third party loan originator, a lending institution, and a borrower</u> ~~to process the mortgage loan~~ <u>so that lending institutions may legally compensate third party originators</u> in compliance with applicable federal or state law; and provides a second mechanism coupled to the first mechanism, for distributing one or more of the ~~plurality of tasks~~ <u>task actions of the loan origination compliance task workflow</u> to one or more systems <u>associated with one or more of a third party loan originator, a lending institution, and a borrower</u> capable of performing one or more of the ~~tasks~~ <u>task actions</u>.

13. (currently amended) The ~~loan processing server~~ node of claim 12 wherein the loan ~~processing~~ <u>origination</u> server node provides a third mechanism to electronically monitor completion of the plurality of ~~tasks~~ <u>task actions</u> whereby a certificate of completion of all required tasks can be generated.

14. (currently amended) The ~~loan processing server~~ node of claim 12 wherein the actions required to process the mortgage loan are based upon mortgage loan related laws and regulations comprising Federal, State, local and professional regulations and requirements ~~and implementing instructions relating to loan processing~~.

15. (currently amended) A computer program product stored on a computed usable medium, comprising:

a first computer readable program mechanism for receiving a <u>loan</u> request ~~to process a~~ ~~mortgage loan~~;

a second computer readable program mechanism for accessing an electronic database, applying a set of rules, logic and criteria to determine applicable tasks required for each mortgage loan transaction and for generating a ~~plurality of~~ trackable <u>loan origination</u> <u>compliance</u> task <u>workflow</u> ~~actions~~, the electronic database including a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations, the <u>loan origination compliance task workflow including</u> <u>an organized sequence of</u> a plurality of tasks comprising a subset of the comprehensive list and identifying actions required <u>by one or more of a third party loan originator, a</u> <u>lending institution, and a borrower</u> ~~to process the mortgage loan~~ <u>so that lending</u> <u>institutions may legally compensate third party originators</u> in compliance with applicable federal or state law; and

a third computer readable code mechanism for distributing one or more of the ~~plurality of~~ ~~tasks~~ <u>task actions of the loan origination compliance task workflow</u> to one or more systems <u>associated with one or more of a third party loan originator, a lending institution,</u> <u>and a borrower</u> capable of performing one or more of the ~~tasks~~ <u>task actions</u>.

16.   (currently amended) The computer program product of claim 15 comprising a fourth computer readable code mechanism for monitoring completion of the plurality of ~~tasks~~ <u>task actions</u> whereby a report of completion of all required tasks can be generated.

17.   (currently amended) The computer program product of claim 15 wherein the plurality of tasks ~~required to process the mortgage loan are~~ <u>is</u> based upon loan related laws and regulations comprising Federal, State, local and professional regulations and requirements ~~and~~ ~~implementing instructions relating to mortgage loan processing~~.